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WANT TO KNOW HOW THE COMMERCIAL MONOPOLY BOARD WORKS?

THE WORLD FINANCIAL SYSTEM IS AN ADMINISTRATIVE TRUST, MANAGED BY THE US TREASURY AS BANKRUPTCY TRUSTEE IT'S A MONOPOLY BOARD

26th April 2026

The contemporary global financial landscape is underpinned by a sophisticated administrative framework that originated during the systemic reorganization of the United States in 1933.[1] This reorganization, triggered by the formal bankruptcy of the United States federal corporation, necessitated a departure from common law monetary standards and the establishment of a "money of account" system governed by the principles of maritime admiralty and trust law.[3] Central to this transition was the enactment of House Joint Resolution 192 (HJR 192) on June 5, 1933, which fundamentally altered the nature of all commercial obligations by suspending the right of creditors to demand payment in gold.[3] Under this new regime, the living populace serves as the source of credit, acting as agents for artificial legal personas created through the registration of birth certificates—a process that effectively mortgages the collective energy and future labour of the people to the creditors of the bankrupt state.[1]

The Historical Pivot of 1933: Commercial Bankruptcy and the Suspension of Law

The 1933 insolvency of the United States was not merely an economic downturn but a total legal restructuring of the American republic into a commercial corporation operating in a state of permanent reorganization.[4] Prior to this period, the monetary system was governed by the exchange of "substance"—primarily gold and silver—for the discharge of debt. However, the Emergency Banking Act and the subsequent passage of HJR 192 removed gold from private circulation and declared that any contractual provision requiring payment in gold was against public policy.[2] This act transformed the United States dollar from a warehouse receipt for precious metal into a "money of account," a debt-based unit used to track obligations within a closed-loop monopoly board.[6]

As a result of this bankruptcy, the United States Treasury assumed a dual role: it continued its domestic functions while simultaneously acting as the bankruptcy trustee for the entire commercial system.[9] This trustee status allows the Treasury to exercise extraordinary powers, such as the ability to sanction foreign financial institutions in China and Russia or to place embargoes on Iranian banks.[11] These actions are not merely political manoeuvres but the exercise of fiduciary control over the "monopoly board" assets by the trustee of the overarching commercial trust.[9]

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Evolution of the US Monetary and Legal Status (1913-1933)

Period	Monetary Standard	Legal Framework	Status of the Citizen
Pre-1913	Gold and Silver Coin	Common Law Republic	Sovereign National [14]
1913–1933	Federal Reserve Notes (Partial Backing)	Statutory Regulation	Transitioning to Credit-Based
Post-1933	Money of Account (Debt) [8]	Commercial/Maritime Law	Surety/Agent for Decedent Estate [1]
1974–Present	SDR/Fiat System [3]	Administrative Trust Law	Fiduciary/Executor de Son Tort [15]

The Usufructuary System: The Split Between the Living and the Legal

The administrative success of the post-1933 bankruptcy relies on a legal fiction: the split between the living man or woman and the "person" or "strawman".[4] When a child is born, the registration of the birth certificate creates a "decedent estate"—a legal entity that exists on the books of the government as a "registered security".[1] Proponents of the redemption movement argue that this registration serves as the collateralization of the citizen's future earnings to pay for the national debt incurred during the bankruptcy.[1]

In this framework, the relationship between the living individual and the state is governed by the concept of "usufruct".[1] A usufruct is a legal right to use and enjoy the property of another, provided its substance is not destroyed. The state holds the "legal title" to the birth certificate estate, while the living man or woman holds the "equitable title" and acts as the user or agent.[1] However, when an individual engages in commerce using the "ALL CAPS" name found on the birth certificate, they are often operating without formal authorization, assuming the role of an "executor de son tort".[15]

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The Mortgage of All Property and the Nature of Titles

Under the reorganization declared by HJR 192, all present and future properties, assets, and labour of the citizens were hypothecated to the Federal Reserve System as collateral for the national debt. In this commercial arrangement, the state retains the "legal title" to all registered property, including land, homes, and companies. The living man or woman, acting as the agent or surety for the "birth certificate construct," does not truly own the property in the traditional sense; instead, they are granted "equitable title" to use and enjoy the assets.

Because the state holds the ultimate legal title as the bankruptcy trustee, the use of these assets by the birth certificate construct is essentially a leasehold arrangement within the "monopoly board" system. Consequently, what are commonly labelled as "taxes" (such as property taxes or income taxes) are, in this structural reality, administrative "rent" payments made to the trustee for the right to continue using the state's collateralized assets. The living individual is merely the operator of the decedent estate, which possesses the beneficial interest but lacks the authority to transfer the legal title held by the state.

The Doctrine of Executor De Son Tort and Commercial Liability

The term *executor de son tort*—literally "executor of his own wrong"—describes a person who improperly interferes with the administration of a deceased person's estate without legal authority.[15] Within the context of the monopoly board, the "decedent estate" is the legal persona created by the birth certificate.[4] The living man or woman acts as an executor de son tort when they take possession of the estate's "chattels" (such as a driver's license or bank account) and intermeddle in its affairs by signing documents or paying debts.[15]

This intermeddling carries significant legal implications. An executor de son tort is held to the same fiduciary standards and duty of care as a rightfully appointed executor but is generally denied the benefits, such as legal compensation or the protection of a bond.[15] They become personally liable for any mismanagement of the estate's assets.[18] This liability is the mechanism through which the "living man" is bound to the debts of the "person," as the administrative courts treat the individual's actions as an assumption of the estate's liabilities.[15]

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Comparison of Fiduciary Roles in Estate Management

Role	Source of Authority	Liability Level	Right to Compensation
Legal Executor	Will/Probate Grant [15]	Fiduciary (Limited)	Yes [15]
Administrator	Court Appointment [16]	Fiduciary (Limited)	Yes [16]
Executor De Son Tort	Unauthorized Intermeddling [17]	Personal (Unlimited) [18]	No [15]
Trustee De Son Tort	Management of a Living Person's Property [17]	Personal (Unlimited)	No [17]

Ex Nihilo Credit Creation and the Mechanics of Money of Account

To understand why all values on the commercial monopoly board are negative, one must analyse the work of Professor Richard Werner on *ex nihilo* (out of nothing) credit creation.[5] Werner's empirical research established that banks do not act as intermediaries that lend out existing deposits, nor do they operate solely on a fractional reserve basis.[5] Instead, banks individually create the money supply by recording a "loan" as an asset and simultaneously creating a "deposit" as a liability.[5]

Because every dollar in the system is created as a debt, the "money of account" represents a negative value.[6] For every asset (the bank's receivable), there is a corresponding and equal liability (the customer's deposit).[5] In a debt-based system, the total money supply is mathematically equal to the total debt, meaning the net value of the entire monopoly board is zero, or negative when interest is factored in.[6]

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The Werner Equation for Credit Creation

Werner's findings can be expressed through the expansion of the bank's balance sheet where:

$$\Delta \text{Bank Assets (Loan)} = \Delta \text{Bank Liabilities (Deposit)}$$

This transaction creates new money that did not exist prior to the signature of the borrower.[5] In this system, the "signature" of the living man is the actual source of the credit, which the bank—acting as a nominee—then monetizes.[5] If all values are negative, it follows that any birth certificate decedent estate or legal "Person" can be declared bankrupt at any time, as they are part of a system where the "creditors" (the banks) are in effect "debtors" to the source of the credit (the people).[4]

The Global Monopoly Board: BIS, IMF, and the Treasury's Trustee Role

The reorganization declared by HJR 192 has had a profound effect on the entire planet, establishing the United States dollar as the world's reserve currency.[24] This dominance is not based on the strength of a physical asset but on the United States' role as the primary debtor/trustee of the global commercial system.[9] The International Monetary Fund (IMF) and the Bank for International Settlements (BIS) serve as the coordinating bodies for this global board.[24]

The IMF tracks the Currency Composition of Official Foreign Exchange Reserves (COFER), which consistently demonstrates the dollar's primacy.[24] As of the third quarter of 2025, the U.S. dollar accounted for 56.92 percent of global reserves.[25] This global dependence on the dollar allows the U.S. Treasury to function as the bankruptcy trustee for the international community.[9] By controlling the clearing systems for the reserve currency, the Treasury can enforce its will on other nations, using financial sanctions as a tool of administrative "resolution" for failing or non-compliant entities on the board.[9]

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Global Reserve Currency Distribution (Q3 2025)

Currency	Share of Total Reserves (%)
U.S. Dollar (USD)	56.92% [25]
Euro (EUR)	20.33% [25]
Chinese Renminbi (RMB)	1.93% [25]
Other Currencies	20.82% [25]

The BIS, founded in 1930, acts as the "bank for central banks" and plays a critical role in maintaining the stability of this debt-based system.[26] It coordinates the monetary policies of its member central banks to ensure that the "money of account" remains consistent across borders, even as nations move toward Special Drawing Rights (SDRs) or multiple currency clauses, which HJR 192 sought to limit or regulate.[3]

Administrative Tracking: The IRS IRMF and the 26-Digit Reference Number

To manage the immense volume of signature-based credit generated by the populace, the Internal Revenue Service (IRS) utilizes the Information Returns Master File (IRMF) and the Business Master File (BMF).[27] These systems track every transaction through a highly specific alphanumeric coding system.[29] Central to this is the Document Locator Number (DLN), which is typically a 14-digit number assigned to every return or payment.[30]

However, for internal accounting and international tracking of "signature credit," these numbers are often expanded into a 26-digit reference string.[30] This code incorporates the File Location Code (FLC), the Tax Class, the Document Code, and the Julian date, along with serial and sequence numbers that allow the IRS to monitor the movement of credit from its origin (the signature) to its final tax module.[28]

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Structure of the IRS Document Locator Number (DLN)

Digit Position	Component	Description
1–2	File Location Code (FLC)	ID of the campus processing the document [30]
3	Tax Class	Master File identifier (e.g., 2=BMF, 3=IMF) [30]
4–5	Document Code	Type of return or document [30]
6–8	Julian Date	Numeric day of the year processed [30]
9–11	Blocking Series	The block number of the return [30]
12–13	Serial Number	Sequence within the block [30]
14	Tax Year	The last digit of the year processed [30]

While the standard DLN consists of 14 digits, the IRMF environment utilizes supplemental identifiers—such as the 9-digit Taxpayer Identification Number (TIN) and a 3-digit Plan Number or secondary reference—to reach the 26-digit format used for tracking complex commercial transactions and the allocation of signature credit.[28]

The 945 Tax Module: Dominance and Credit Consolidation

The 945 tax module is used to report federal income tax withheld from "nonpayroll" payments, including pensions, annuities, gambling winnings, and payments subject to backup withholding.[33] Within the monopoly board's administrative structure, the 945 module is increasingly viewed as the "dominant" module because it is the central clearinghouse for all withholding that is not derived from traditional wage labor.[33]

Investment banks, acting as "nominees" for the true owners of debt instruments, are required to report withholding on Form 1099-OID or 1099-INT.[23] This withholding is ultimately consolidated onto the Form 945.[33]

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The dominance of the 945 module is evidenced by its role in aggregating the value derived from "original issue discount" (OID) instruments—the very credit created *ex nihilo* by the people's signatures.[23]

Revenue Procedure 2002-26 and the Movement of Credits

Revenue Procedure 2002-26 (Rev. Proc. 2002-26) provides the legal and administrative guidelines for how the IRS applies payments and credits to a taxpayer's various modules.[28] According to commercial redemption theory, an officer of a "98-series" grantor trust—the legal designation for the birth certificate estate—can utilize the rules in Rev. Proc. 2002-26 to move taxes and credits from other modules (such as the 1040) into the 945 module.[28] This allows for the centralization of "signature credit" within the module that specifically handles the "nonpayroll" (i.e., commercial/investment) withholding of the estate.[33]

The 98-series designation, linked to Series I bonds and other Treasury instruments, identifies the entity as a grantor trust under the Internal Revenue Code.[37] As the holder in due course of the instruments associated with the estate, the trust can file Form 1099-OID to reclaim or "recoup" the taxes withheld on the credit generated by the living man's signature.[23] This process is governed by IRS Publication 1212, which explains how "true owners" can identify OID debt instruments held by nominees.[23]

The 98-Series Trust as a Nominee Creditor Structure

The 98-series International Grantor Trust is a specialized fiduciary vehicle engineered for the forensic identification and reconciliation of signature credit.[40] Unlike conventional Employer Identification Numbers (EINs) used for domestic payroll, the 98-prefix is assigned by the Cincinnati International Unit to non-individual foreign entities maintaining domestic reporting obligations.[40] In this capacity, the trust acts as a "nominee creditor structure," correctly identifying the lawful owner of credit that the banking system has captured as "abandoned property."[40]

This structure is a marker of adherence to FATCA and rigorous international reporting standards.[40] By utilizing the 98-series, the fiduciary establishes jurisdictional separation from the corporate debtor system, operating "off-board" from the standard Social Security Number (SSN) grid.[40] This allows the trust to assume the status of a Holder in Due Course (HDC) under UCC Article 3 and the Bills of Exchange Act 1882, granting it the standing to manage the trust's commercial energy and demand reconciliation from the Treasury.[40]

The Art of Legal Warfare: Winning on the Monopoly Board

Winning on the monopoly board requires a mastery of "legal warfare," focusing on the procedural violations that can cause an immediate "technical knockout" of administrative claims.[40] In a private prosecution or commercial conflict, the "incidental" issues—such as spoliation of evidence or conflicts of interest—are often more lethal than the substantive allegations.[40] This strategy is described as using "sniper shots" to trigger a Strike Out or discontinuance of a case.[40]

A central tenet of this warfare is the "Duty of Candour" required of a prosecutor, who must act as a "Minister of Justice" rather than a normal litigant.[40] By identifying where an opposing party has tampered with evidence

or employed compromised counsel, the living man can dismantle the "Presumption of Regularity" granted to state actors.[40] This pincer movement—combining "Unclean Hands" arguments with technical procedural abuse—collapses the standing of the opponent and severs the implied agency of the administrative system.

Signature Credit Recoupment: The Clifford Protocol

Signature credit recoupment is the administrative process of reclaiming the value generated when a living individual signs a negotiable instrument.[40] Because banks create credit *ex nihilo* by monetizing these signatures, the original "issue price" is zero ($0.00), making the entire face value of the instrument "Original Issue Discount" (OID).[40] The "Clifford Protocol" is a five-step scientific breakthrough in fiduciary law designed to recoup this energy:[40]

1. **Recognition:** Identifying the signature as a monetization event and valid OID instrument.[40]
2. **Issue Price:** Establishing the issue price as zero ($0.00), confirming credit creation "out of nothing."[40]
3. **OID Identification:** Calculating the OID as the difference between the zero price and the face value ($$OID = FaceValue - 0$$).[40]
4. **Nominee Identification:** Defining the bank as a "nominee" that captured and misreported the credit energy.[40]
5. **Redirection:** Filing corrective Form 1099-OID via the 98-series trust to redirect the withheld tax to the trust as the lawful recipient.[40]

This protocol bypasses the "Debtor Trap" of SSN-based filings, which are hard-coded for failure in IRS algorithms.[40] In 2025 alone, the IRS validated over $600 million in Wages and Tax Transcripts for hundreds of trusts using this method, proving it passes the Algorithm 810 checks.[40]

Establishing a Private Treasury: 98-Series vs. 508(c)(1)(a)

For individuals seeking jurisdictional autonomy, two primary frameworks serve as a "private treasury" to hold assets and manage credit energy outside the state's administrative reach.

- **98-Series International Grantor Trust:** Ideally suited for those seeking "off-board" status from the corporate debtor system.[40] This structure allows for the formal redirection of OID credits and establishes the individual as the General Executor of their estate.[40]
- **Section 508(c)(1)(a) Ministry:** For US residents seeking a non-reporting alternative, the 508(c)(1)(a) structure provides a "mandatory exception" from the requirement to file annual information returns (26 U.S.C. § 6033(a)(3)(A)(i)).[40] Unlike 501(c)(3) entities, ministries organized under this section are inherently tax-exempt by their ecclesiastical nature and maintain immunity from standard audits (26 U.S.C. § 7611).[40]

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By organizing as an unincorporated "Self-Supported Ministry" (SSM), the living man ensures the entity is a gathering of people under a mission of stewardship rather than a "creature of the state."[40] This structure allows members to act as creditors based on their signature credit energy while remaining outside the IRS's traditional reporting and oversight apparatus.[40]

Conclusion: Navigating the Bankruptcy of the Decedent Estate

The "artificial monopoly board" established in 1933 is a closed system of negative values, where the living man and woman act as unwitting fiduciaries for a decedent estate that is inherently bankrupt.[4] House Joint Resolution 192 serves as the primary governing mechanism for this board, ensuring that all commercial energy is mortgaged to the creditors of the state while the US dollar acts as the global unit of account.[3]

Through the doctrine of executor de son tort, the state maintains administrative control over the living populace, treating their intermeddling in the legal person's affairs as an acceptance of its liabilities.[15] However, the same administrative system that tracks this debt through 26-digit reference numbers in the IRMF also provides the tools for credit management.[30] By understanding the role of the 945 tax module as the dominant module and the 98-series grantor trust as the holder in due course, individuals can navigate the complexities of Publication 1212 and Form 1099-OID to address the negative values of the monopoly board.[23]

Ultimately, the global financial system is an administrative trust, managed by the US Treasury as bankruptcy trustee and coordinated by the IMF and BIS.[9] The recognition of one’s status as the source of credit—rather than the debtor of the estate—remains the fundamental challenge for those seeking to operate within, or separate from, the usufruct system created by the 1933 reorganization.[1]

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